Request for Proposal (RfP)

Development of a semi-automated nature impact assessment application

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Contents

1 Development of a semi-automated nature impact assessment application

1.1 Executive summary

WWF Switzerland, together with a consortium of Development Banks, invites proposals for the development of a semi-automated, user-friendly application to support the implementation of WWF's Biodiversity Impact Assessment Framework (BIAF) or an alternative suitable and well-aligned approach (format to be determined, see 3.1).

The primary objective is to equip Development Banks and, in the future, other financial institutions with a scalable and practical solution for identifying and categorizing nature finance opportunities and assessing the nature impacts of planned or actual investments, projects or interventions with a focus on positive impacts. The application will support the delivery of standardized, transparent, and replicable assessments, providing meaningful insights to inform decision-making and subsequent project monitoring and promote nature-positive outcomes.

This first development phase will focus on the forestry sector and one cross-sector functionality (project categorization), tailored to the needs of Development Banks. The application must be designed to expand to other sectors, functionalities, and user groups (especially commercial financial institutions) in subsequent phases.

The expected solution should either build on the current Excel-based BIAF tool—successfully tested through case studies—or propose an alternative approach that meets user needs and project objectives. In both cases, the resulting application must function across a range of data availability and user expertise levels, from rapid screening to in-depth nature assessments. Proposals should demonstrate how the application will integrate relevant nature assessment approaches, allow for customization, and deliver consistent results.

The project aims to contribute to halting and reversing biodiversity loss by providing Development Banks and other decision makers with a practical, flexible, and scalable solution for categorizing and assessing the nature impacts of their investments—ultimately catalyzing more, and higher quality, nature-positive finance.

1.2 Context

As well as facing a climate crisis, current and future generations are threatened by another environmental emergency: the catastrophic decline of nature and biodiversity. The economic costs and risks associated with nature loss are significant and growing, and they have the potential to impede economic growth and undermine the viability of individual businesses – especially those that display high dependencies on nature.

In addition to averting nature-related risks, the transition to a nature-positive economy can unlock opportunities for investment, innovation and economic growth. The need to scale up financial investment to halt and reverse biodiversity loss is widely recognised. It is also crucial to identify and track such investment, target it effectively, and assess its impacts. To meet these needs the Biodiversity Impact Assessment Framework was jointly developed by WWF Switzerland and The Biodiversity Consultancy, with methodology and application detailed in WWF's 2024 report "Articulating and Assessing Biodiversity Impact".

While the framework has broad applicability to nature-related finance, Development Banks have been identified as a key initial user group. This next phase of development for the Biodiversity Impact Assessment Framework (BIAF) will thus focus on supporting the needs of Development Banks outlined in the *MDB Common Principles for Tracking Nature-Positive Finance*, to:

- identify, categorize and track substantive contributions to nature
- predict expected impacts, and assess and monitor realized impacts, against a baseline or a business-as-usual scenario
- avoid significant adverse environmental risks or impacts

1.3 Project objectives

The objective of this project is to create a practical, flexible and scalable solution for categorizing and assessing the nature-related impacts – positive and negative – of investments of Development Banks and other commercial investors (see 2.4). The solution aims to catalyse and scale nature finance flows and ultimately contribute to halting and reversing nature loss. Specifically, the project aims to develop a user-friendly application for Development Banks by enabling them to:

- identify and categorize nature finance opportunities
- identify the scale of expected positive contribution against a baseline, or a business-as-usual scenario
- explore ways to enhance positive biodiversity/nature outcomes
- set meaningful targets and appropriate metrics
- recognize key potential biodiversity-/nature-related risks and unintended negative impacts

The solution must

- support the categorization of nature finance opportunities across all sectors (see 2.5.4)
- support standardized, transparent and replicable nature impact assessments in the pre-investment phase initially for one sector (forestry, see 2.2) across the full value chain but with the approach generalisable in future to all sectors
- deliver meaningful insights to improve project and investment outcomes, while being designed to respect constraints such as limited staff capacity, technical expertise, access to relevant data, and the need for flexibility

By building on the current Excel-based framework (or another approach, see 2) - successfully tested through six case studies - into a digital application, the solution will make project categorization and nature impact assessment more accessible and deliver more consistent, reliable, and comparable results across projects. This will support the broader integration of nature considerations into capital allocation and investment decision-making, contributing to nature-positive outcomes at scale.

Some key terms are explained in the glossary, see 7.1.

2 Scope of work

The developer is expected to deliver a production-ready version of the solution. This version should be fully developed, tested and documented, and suitable for handover to a future operator (see 4.2) for deployment and use in a real-world environment.

Potential developers are expected to:

- develop a semi-automated assessment application to categorize activities based on nature finance criteria (see 7.1) and evaluate net positive impacts for nature from planned or realised investments, projects or interventions relative to a reference scenario
- develop the nature impact assessment component of the application using the Biodiversity Impact Assessment Framework (BIAF) methodology[1] and/or by integrating or expanding other existing nature assessment approaches[2], responding to user needs outlined in the annex (see 7.3)
- enable consistent comparison of assessment results, using a framework that is applicable in future across all sectors and activities
- conduct extensive testing with target user groups of the proposed solution to demonstrate clear added value for future users, particularly Development Banks and their clients
- ensure interoperability by supporting two-way data and/or output integration with relevant biodiversity assessment methods and reporting frameworks (see Figure 1 on page 5 in *The Biodiversity Impact Assessment Framework: Place in the Biodiversity Assessment Landscape[3] and 3.3*)
- deliver training materials, worked examples and user guidance to enable effective application and interpretation of the assessment results
- develop supporting materials to facilitate the launch of the application

2.1 Key application outputs from the assessment process

As a minimum, the application is expected to provide the following key assessment results:

- categorization of activities based on nature finance criteria (see 7.1)
- summary descriptions of the theory of change, list of identified impact pathways and a short description of material impact pathways
- description of impacts associated with each impact pathway (qualitative and quantitative)
- overall impact score that can be compared with those from other projects

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[1] Borner, S., Marin, J.O. & Bennun, L. 2024. Articulating and assessing biodiversity impact: A framework to support investment decisions. WWF Switzerland and The Biodiversity Consultancy.

[2] If respondents are aware of any other assessment process that can achieve the project objectives, they are encouraged to submit a proposal based on that alternative approach, or a combination of approaches, which may also include elements of the process described in this document.

[3] Leon Bennun, Sybille Borner and Juanita Olano Marín. WWF Switzerland (2025) The Biodiversity Impact Assessment Framework: place in the biodiversity assessment landscape. WWF Schweiz, Zürich.

- assessment results should be accompanied by at least a general indication of their robustness
- key risks/adverse impacts (red flags)

2.2 Target sector: forestry

While the ultimate goal is to develop the application for all economic sectors, we propose beginning with the forestry sector, as defined below. At the same time, the design and development should be guided by the need to ensure the application's future applicability and usability across other sectors. The definition of the forestry sector is based on the FAO[4] and the EU Taxonomy Regulation[5] but is extended to include alternatives to forestry products:

Forestry as an economic sector encompasses the management, use, conservation, and restoration of forests and woodlands for the production of goods and services, including timber, fuelwood, non-timber forest products, and ecosystem services. It includes activities related to afforestation, reforestation, forest management, logging, and primary processing of forest products. In addition, the sector covers innovations and transitions toward demand reduction and/or the substitution of conventional forestry-based products (such as fuelwood) with more sustainable alternatives, in line with nature objectives. Furthermore, it includes the development and use of forestry-based alternatives that offer a net benefit for nature when replacing more environmentally harmful materials — for example, substituting concrete with timber or cotton with wood-based fibres.

2.3 Target functionality: project categorization

To build experience in developing cross-sector functionalities, we propose designing the nature finance categorization feature to apply across all economic sectors.

Based on the World Bank Nature Finance Tracking Methodology, nature finance comprises of

- *Nature Positive Finance*

  Nature Positive Finance is finance that is expected to deliver measurable positive outcomes for biodiversity or ecosystem services, relative to business-as-usual.

- *Nature Mainstreaming Finance*

  Nature Mainstreaming Finance is finance that is expected to enable a broader economic transition toward practices aligned with delivering nature positive goal.

The categorization module should be developed as a stand-alone component that users can use independently of the assessment process. Further, the assessment process should be able to integrate results from the categorization module as needed, if users have completed the

[4] *Forestry*. Food and Agriculture Organization of the United Nations. Available at: https://www.fao.org/forestry/en

[5] European Commission. *Commission Delegated Regulation (EU) 2021/2139* of 4 June 2021 supplementing Regulation (EU) 2020/852. Annexes on climate change mitigation and adaptation criteria. Available at: https://eur-lex.europa.eu/eli/reg_del/2021/2139/oj

categorization beforehand but users should also be able to carry out an assessment without prior categorization.

Recipients of this RfP are free to position the categorization step within the assessment steps outlined in chapter 2.5. Currently, the categorization step is placed at section 2.5.4.

2.4 Targeted initial user group: Development Banks

The full version of the application is intended for any user seeking to integrate nature considerations into investment decision-making and subsequent performance monitoring. This includes commercial financial institutions, public development banks, impact investors, and consultants. The targeted initial user group, however, is Development Banks.

In the context of this RfP, we understand Development Banks to be national or multilateral development banks that promote and finance sustainable development in the private or public sector.

2.5 Output by assessment process step

The nature impact assessment process is designed to be highly flexible in terms of data inputs, output detail, and the level of effort required. This flexibility reflects the diverse needs and capacities of potential users - ranging from cases where only limited project information and staff capacity are available, to situations where comprehensive project documentation exists, including environmental and social assessments.

To accommodate this range, the assessment process must adapt both to the quality and quantity of available information and to the reliability of results it can produce. Outputs should include at least a broad indication of how robust the results are, and ideally what additional data or steps would be needed to improve them.

At the simplest end of the spectrum - where the assessment functions more as a rapid screening, with a minimal set of user-input data - the target is a process that can be completed in one hour or less. At the more advanced end, where high-quality information and nature expertise are available, the assessment process should delivers scientifically sound and well-substantiated results for a single intervention within approximately eight hours. The assessment process should also highlight key sources of uncertainty and ways to further improve robustness. (This may include additional research on assumptions/evidence by expert users.) In cases where sufficient information is available for a standard assessment, the process follows the steps described in Borner et al. (2024)[6] (but also see 2).

In the referenced document (Borner et al., 2024), the term “biodiversity” is used throughout. In contrast, this RfP refers more broadly to “nature”, in response to user needs to assess impacts not only on biodiversity but more broadly on nature. While the terms are closely related and partly overlap, "nature" encompasses a broader set of elements and processes (see definition for the purpose of this RfP in the glossary, section 7.1). In most cases, references to

[6] The following steps included in this RfP are not described in Borner et al. 2024:

- Categorization (2.5.4)
- Monitoring (2.5.7)

"biodiversity" in *Borner et al.* can be understood as interchangeable with "nature" for the purposes of this RfP, without loss of meaning.

Developing the biodiversity impact assessment framework described in in *Borner et al.* has highlighted a number of questions, challenges and areas for further research and development. Some of the most significant challenges are highlighted on pages 45–48.

A preliminary version of some of the assessment step outlined below from the user's perspective can be explored here, password: WWF. Select "fit width" from the slider icon in the top right corner. To navigate, either click into the input fields or use the right arrow key. To scroll, click and hold the left mouse button while moving the cursor downward.

2.5.1 High-level intervention understanding ('Theory of Change', ToC)

Activities:

- develop project specific theory of change
- define the reference scenario

Note: The reference scenario can reflect business as usual (BAU) or another likely development pathway if the project or investment under assessment is not implemented. For example, in the absence of job creation, local villagers who own forest plots might be compelled to sell their land to an agency that would convert it into plantations—resulting in a corresponding loss of nature.

Output: a Theory of Change (ToC) on the impact of the intervention on nature and the corresponding reference scenario

2.5.2 Long list of impact pathways

Activities: Identify effects of the project on the five major drivers of biodiversity loss, for example based on pre-defined impact pathways originating from existing sustainability taxonomies, sector reports, and users' own research.

Note: The five major drivers of biodiversity loss are:

- *Land/sea use change*
- *Climate change*
- *Pollution*
- *Overexploitation*
- *Invasive species*

Output: long-list of impact pathways

2.5.3 Materiality assessment of impact pathways

Activities: Filtering out identified impact pathways that are expected to have negligible positive or negative impacts relative to the reference scenario, for example by using *a priori* criteria or the scoring framework for materiality (as in Borner et al. 2024).

Output: list of potentially material positive or negative impact pathways relative to the reference scenario

2.5.4 Project categorization

Activities: Categorizing of projects as nature finance[7] based on the list of potentially material impact pathways, relevant nature finance taxonomies and criteria for nature finance categories.

Note: Relevant nature finance taxonomies to be identified as part of this project but may include:

- *Taxonomy of qualifying activities to implement the Common Principles for tracking nature-positive finance, currently under development by MDBs*
- *IFC Biodiversity Finance Reference Guide*
- *EU Taxonomy for Sustainable Activities*
- *Global Biodiversity Expenditure Taxonomy*

Criteria for nature finance categories include:

- *World Bank Nature Finance Tracking Methodology*
- *MDB Common Principles for tracking nature-positive finance*

Output: categorization of Nature Finance projects according to the World Bank Nature Finance Tracking Methodology categories as either “Nature Positive Finance”, “Nature Mainstreaming Finance” or “Not nature finance” (see 7.1).

2.5.5 Assessment and quantification of material impact pathways

Activities: Assessing impact pathways quantitatively based on BIAF and/or on the adaption of other biodiversity or nature assessment approaches (see 2).

Note: The BIAF methodology assesses impact pathways using the Biodiversity Extent, Condition, and Significance (BECS) approach, quantified relative to the reference scenario. For each impact pathway, a nature impact value is calculated by multiplying scores for extent, change in condition and significance. Together, these three dimensions define the impact of an intervention on nature:

- *Extent: Measures the land or water area affected*
- *Condition: Assesses the change in ecosystem quality within that area, reflecting degrees of degradation or improvement attributable to the particular impact pathway*
- *Significance[8]: Weights for the global biodiversity importance of the area affected, considering its potential contribution to biodiversity conservation goals at a global scale.*

[7] This step is not described in Borner et al. 2024. The positioning of this step within the overall assessment sequence is flexible and may be adapted according to the respondent’s proposed approach.

[8] The concept of significance may vary depending on the user group. The definition provided in the BIAF methodology is the preferred option, focusing on irreplaceability and vulnerability. However, users should have the option to apply alternative definitions of significance, through user-defined datasets. These

A range of existing metrics can inform these three dimensions. Ideally, the application should allow users to select/calculate preferred metrics for each dimension while also providing default metrics for each dimension, for example Mean Species Abundance (MSA) to inform condition and STAR-t to inform significance.

Scores for each impact pathway are aggregated at the project level to produce an overall score.

If the aggregated nature value across all pathways is greater than zero, the intervention is considered to have a positive impact relative to the reference scenario. If the value is below zero, the intervention is deemed to have a negative impact on nature relative to the reference scenario.

Output:

- separate and combined scores for extent, condition and significance at the level of each potentially material impact pathway (unless it is determined to be immaterial during the quantification process, contrary to the initial categorization under 2.5.3)
- overall score of the project
- an indication of the robustness of each of the above-mentioned scores
- documentation of rationale and assumptions for scoring
- recommendations to enhance positive pathways and mitigate negative ones
- identification of potential direct or indirect negative side effects, especially nature-related such as the loss of critical habitats (e.g. habitats with endangered species or high biodiversity) or adverse impacts on protected areas or areas of recognised ecological importance (IFC PS6)
- if not yet covered under 2.5.4: categorisation of interventions (Nature Finance)

2.5.6 Result reporting

Activities: Reporting and interpreting assessment results at multiple levels and for a variety of audiences.

Note: There should be options to present assessment results in a variety of formats - for example narratives, tables, charts, maps, and animated visuals - to meet the needs of different audiences such as technical experts, government officials and non-specialist readers. In this initial phase, aggregation of information at portfolio level is not required.

Given that time and attention spans may vary, each report should include a concise summary that highlights the key findings and implications.

Output: a flexible reporting system that allows users to select from a suite of formats and levels of detail to effectively communicate assessment results to diverse stakeholder groups.

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could relate to other global nature or biodiversity goals (such as threat status or integrity of ecosystems), or context-specific priorities, such as potential to provide particular ecosystem services or meet national nature or biodiversity targets.

2.5.7 Monitoring

Activities: Suggesting, based on insights gained from the assessment process, targets, metrics and baselines for the post-investment phase

Note: Based on previous assessment steps, the solution should outline a minimum viable monitoring framework (see also 4.3). This should include targets, metrics, and baselines. In future development steps beyond this RfP, the approach taken should be adaptable to support the development of a fully developed monitoring framework and the assessment of outcomes.

Any uncertainties or limitations related to the targets, metrics and baselines must be clearly flagged.

Output: recommended targets, metrics, and baselines for the monitoring phase including potential limitations and the indication of the level of uncertainty.

3 Technical and implementation requirements

3.1 Form of the application

The application may take various forms such as a web-based application, an open-source codebase, (implementable by users) or another suitable format. Respondents are expected to propose an appropriate form or forms for the application and justify their choice in relation to the overall project objectives (1.3), the needs of Development Banks (7.3), the potential to support a viable business model or revenue-generating approach (4.2), and associated costs.

3.2 Functional requirements

Functionality & Use Cases

- The application should support and guide users as much as possible through the assessment steps, for example by suggesting theories of change (ToCs) and impact pathways from pre-defined lists of standard ToCs and pathways, respectively.
- The application should work for both site- and technology based or other non-site-based interventions[9].
- Ensure that the assessment process yields consistent and reliable results. Users must be guided in such a way that, when provided with the same information, they produce similar outcomes regardless of who conducts the assessment.
- Customization capabilities: the solution should be customizable in terms of:

[9] Site-based project: The intended positive impact on nature is directly associated with the specific location where the project is implemented — for example, transitioning from conventional forest management to a certified sustainable management scheme.
Non-site-based project**:** The intended impact occurs upstream or downstream in the value chain rather than at the implementation site itself — for instance, replacing fish meal or soy in animal feed with insect-based protein.

  - taxonomies, metrics and data sources used for impact categorisation and quantification
  - time period considered for the assessment of potential impacts
  - thresholds or criteria that need to be met, such as allowing users to adjust thresholds (e.g., an intervention could be labelled as “not qualifying” if one or more of the five drivers for biodiversity loss are significantly (tbd by the user) negatively impacted, even if the overall nature score is positive).
  - additional information next to the information needed for the assessment that users want to store, such as investment size, involved stakeholders, and any other relevant data
  - formats available for reporting purposes
- Specify minimal requirements for user-entered data, and enable input of additional data, where available, to refine calculations.
- Ensure the application can operate meaningfully across varying levels of data quality (e.g., datasets with differing spatial resolutions).
- Ensure transparent documentation of assumptions and evidence sources (e.g. data, information) where appropriate.
- The application should be capable of incorporating user-provided confidence indicators related to assumptions and input data. Additionally, it should generate an indication of the reliability of the results it produces.
- Develop a user interface and outputs that are easy to use, understand, interpret, and communicate even for users without extensive nature or biodiversity expertise.
- Units: allow for conversions (e.g. square miles to square kilometres).

3.3 Non-functional requirements

Accessibility

- paywall-compatible architecture for using (certain functionalities of) the application
- The application operates in English for both inputs and outputs under the current scope. However, the application should be developed in a way that allows for future support of outputs in multiple languages.
- AI/NLP-enabled input processing

Data

Respondents should identify relevant, credible, accessible (-> licenses) and cost-effective data sources to quantify nature impacts.

Documentation

Technical documentation, user manual or another appropriate format to familiarize users with the functionalities of the application and the assessment process, enabling them to use the application on their own.

Intellectual property and other rights

The respondents to this RfP should be able and willing to assign any and all intellectual property and other rights in their work results to WWF Switzerland and the funding partners, to be bound by a confidentiality obligation, and not permitted to use the work without the prior consent of WWF. This is necessary for WWF and the funding partners to preserve their options for how to

make the application available for use. The decision to do so, and how, remains exclusively with and at the discretion of WWF and the funding partners. Respondents are welcome to suggest ideas on how to make the application available for use, including with regard to IP rights (see also 4.2).

It is important that, when responding to this RfP, organizations carefully consider whether and to what extent they are willing and able to assign any and all rights in their contributions to WWF. This includes ensuring that contributions are free of any third-party rights, liens, or encumbrances, and that employees are willing to assign any of their rights in the work (to the extent permitted by law).

If an organization wishes to rely on pre-existing work or rights, or third-party work or rights, which it is not willing or not able to fully assign to WWF and the funding partners, it shall disclose this and propose how to deal with such a situation (e.g., by offering free licenses), with the aim of giving WWF and the funding partners control over the use and exploitation of the method and any implementation. This should allow WWF and the funding partners to transfer IP and other rights to a third party (for example, the future owner or operator of the application), or to make the application available publicly, including by way of open source or a free license, all at no additional cost to WWF and the funding partners.

IT security, sustainability, auditability, and compliance

The table below outlines the user-facing operational, security, and compliance needs that the application must support, along with the corresponding responsibilities during implementation and operation (the latter is shown for completeness).

Topic	User/Operator Needs (to be addressed by the developer)	Operator Responsibilities (Run Phase)
System Design	The system should be modular, scalable, and structured to support maintainability, with clear separation of data, logic, and configuration.	Deploy and maintain the application in an environment compatible with its design; ensure continued performance.
Backup	The system should make it easy to identify and back up all critical components and data, with support for automation and verification.	Set up and monitor backups; ensure backup integrity and compliance with backup policies.
Recovery	The system must support reliable recovery procedures, which should be clearly documented and testable.	Maintain and periodically test recovery processes; perform restores as needed.
Archiving	The system should support tagging or identifying data for archiving and allow export in accessible formats to support long-term storage needs.	Define and apply archiving policies; manage archived data securely and according to regulations.

Topic	User/Operator Needs (to be addressed by the developer)	Operator Responsibilities (Run Phase)
Data Retention	The system should support configurable data retention rules aligned with legal, regulatory, and organizational requirements.	Implement and enforce retention schedules; monitor for compliance.
Security – Access Control	The system must support robust user access management, including role-based access control and compatibility with authentication protocols (e.g. SSO, MFA).	Configure and manage user accounts, roles, and access credentials; enforce authentication policies.
Security – Encryption & Data Protection	The system should support encryption of data in transit and at rest, and allow secure handling of credentials, tokens, and sensitive information.	Manage encryption keys, secure storage locations, and access rights; monitor for data leaks or misuse.
Security – Vulnerability Management	The system should follow secure coding practices and allow timely updates or patches when vulnerabilities are discovered.	Monitor for vulnerabilities and apply patches and security updates in line with best practices.
Security – Integration Security	The application should ensure secure integration with third-party services or data sources, using secure APIs, authentication tokens, and proper access controls.	Manage and monitor API access, tokens, and permissions; maintain logs of external interactions.
Security – Incident Response Support	The system should log unusual or unauthorized activity and provide detailed logs to support incident investigation and response.	Monitor for signs of security breaches or misuse; respond per internal security policies and log incidents.
Auditability	The system should generate logs and records of key activities and data changes to support internal reviews and external audits. It should also provide a transparent and traceable computation of the results so users can understand how final outputs were generated.	Review logs periodically; retain audit trails as required by internal and external standards.
Compliance Monitoring	The system should support compliance with relevant legal and security frameworks (e.g. GDPR, ISO 27001), including traceable data handling.	Ensure application use complies with internal governance and external obligations; maintain compliance records.

Topic	User/Operator Needs (to be addressed by the developer)	Operator Responsibilities (Run Phase)
Sustainability	The application should minimize unnecessary resource use and support a viable long-term operational and financial model (e.g. efficient processing, upgradability).	Monitor system performance and align operations with organizational sustainability goals.
Documentation	The application must include clear and comprehensive documentation covering system architecture, operations, maintenance, and security features.	Use the documentation to guide training, setup, standard operating procedures (SOPs), and issue resolution.
Interoperability & Integration	The system should support integration with internal systems, data repositories, and external open or commercial datasets via standard APIs, subject to access agreements and permissions.	Manage and maintain integration points; ensure data-sharing agreements are respected and access is maintained.
Alignment with nature and biodiversity frameworks	The application should be interoperable with relevant nature and biodiversity frameworks (e.g. IFC PS6), both to draw data from them and to generate outputs usable by them. The list of frameworks should be refined during the project, building on the BIAF landscape assessment.	Identify target frameworks and configure mappings or export formats as required for alignment and reporting.
Architectural flexibility and evolution	The system architecture should support ongoing evolution in the types of data, taxonomies, and assessment methodologies used, enabling continuous adaptation without major rework.	Engage with stakeholders and use cases to iteratively refine input/output structures and incorporate new standards or data types.
Data handling and sourcing	The system should support the integration of data sources to quantify nature impacts.	Ensure continued access to validated data sources and monitor data quality over time.

Testing strategy

The proposal should outline a comprehensive testing strategy to ensure the application's reliability, usability, and effectiveness. This should include iterative development and feedback cycles involving end users, as well as appropriate testing methods suited to the solution. Examples may include functional testing of specific requirements, usability testing, performance testing, security testing, and end-to-end testing using real-world use cases to validate that all components work together as an integrated whole.

Launch of the application

The application developer is expected to play an active role during the launch event.

4 Scope of the proposal

4.1 Proposals must include

Please elaborate on the following aspects of your proposal in line with the assessment process steps outlined in section 3:

- **Proposed analytical approach**
  - If your approach is based on Borner et al. (2024), explain how the methodology will be adopted, adapted, or extended to reach the project goals.
  - If your approach is based on an alternative methodology, transparently show similarities and differences and explain how your alternative approach is better suited to reach the project goals than the proposed methodology.
  - Explanation of how you will categorize activities based on nature finance criteria.
  - Explanation of how you will identify and quantify impact pathways under different levels of data availability and user expertise, with evidence supporting the feasibility and usability of the approach.
- **Application architecture**
  - Description of the proposed application architecture.
  - Clarify what elements are automated vs. manual, expected user inputs, and the potential use of AI.
- **Data and data management**
  - Information on datasets you own or can access that:
    i) are relevant to this project, and
    ii) the project can legitimately build upon, while respecting data licenses and ownership rights.
- **IT security**
  - Description of how your approach will comply with good practice IT security standards, including specific requirements anticipated from Development Banks.
- **Internal Quality Assurance**
  - Explanation of the internal quality assurance methods you will apply during the development of the application.
- **Risk identification and mitigation**
  - Identification of potential bottlenecks or project risks, along with proposed mitigation strategies.

  - Analysis of the most challenging parts of the project, factors contributing to those challenges, and your strategy to address them.
  - Identification of any expectations in the RfP that you anticipate may not be feasible to meet within reasonable costs.

- **Team composition and expertise**
  - Short description of your organization and your collaboration partners:
    Date of formation, type of entity, organizational history, number of employees
  - Description of your team's or consortium's relevant qualifications, experience and expertise (including biodiversity/nature conservation science, biodiversity impact assessment and application development), references and examples of work
  - Respective roles and responsibilities within the project and how you plan to collaborate
- **Relevant experience with stakeholders**
  - Summary of past experience working with Development Banks or commercial banks, or other finance institutions or investors, especially in the context of nature finance.
- **Project set-up, including defined deliverables and milestones**
- **Development and operating costs**
  - Costs per assessment process step (2.5) and total cost for developing a production-ready version of the solution outlined in this document.
  - An estimate of anticipated operating costs for the solution, including but not limited to hosting, security, maintenance, updates, user support, and data access.
- **Transition plan**
  - Handover and onboarding strategy for future operators to ensure smooth transition.
- **Expectations on WWF and Development Banks**
  - Outline your expectations regarding the role and support of WWF and the Development Banks during the project.

4.2 Optional requirements

Developers are invited to share their ideas regarding suitable long-term owners and/or operators and business model of the application. If they consider themselves well-positioned to assume such a role, they are encouraged to briefly outline their vision for future governance—ensuring an advisory role for the WWF and funding parties—alongside initial ideas for generating sustainable income to support ongoing maintenance and development. Maximising accessibility to the core functions of the solution is important to maximize uptake and, in turn, impact.

Some preliminary ideas for business models or income generation include:

- offering consulting services based on the application

- enabling third-party certification or auditability of assessment results based on the application

WWF Switzerland and the funding partners are open to exploring the transfer of IP generated during the development process to the owner or operator of the application. Such a transfer could for example be considered in exchange for preferential access to the application for Development Banks involved as investors and their direct partner organizations, or for appropriate financial compensation to the investors.

4.3 Out of scope

The following elements are out of scope for this phase of the application development:

- assessment of ecosystem services
- the project post-investment/monitoring phase with the exception of targets, metrics, and baselines mentioned under 2.5.7
- comparison of expected vs. realised impacts
- aggregation of impacts at portfolio level
- identification of actual or potential social risks
- module capturing lessons-learned inputted by the user and generated by the application
- negotiation of data licensing agreements for all data sources needed to run the standard/default assessment process or additional data sources that Development Banks deem important

5 Evaluation and reference information

5.1 Evaluation criteria

- Technical approach, innovation, and feasibility
- Experience with nature or biodiversity finance and related assessments
- Experience with developing decision-support solutions
- Access to relevant data sets
- Understanding of financial institutions' processes, understanding of Development Banks' needs
- Team composition and qualifications
- Clarity and completeness of the proposal
- Capacity to deliver in an iterative development framework
- Cost efficiency and transparency
- Development time frame
- Willingness and ability to assign or otherwise make available any and all rights in the application and other work results to WWF CH and the funding partners, to restrict themselves in their own use of the approach and work results, and to be bound by confidentiality
- Need for third-party IP rights

5.2 Existing resources to build on (non-exhaustive list)

- Assessment framework: WWF 2024 Biodiversity Report, including four case studies
- Scoring files used for the case studies shared in WWF 2024 Biodiversity Report
- Clickable prototype developed by Deloitte during a sprint in November 2024 (PW: WWF)
- BIAF landscape study
- Taxonomy of qualifying activities to implement the Common Principles for tracking nature-positive finance, currently under development by MDBs, expected late 2025
- World Bank Nature Finance Tracking Methodology
- MDB Common Principles for tracking nature-positive finance
- IFC Biodiversity Finance Reference Guide
- EU Taxonomy for Sustainable Activities
- Global Biodiversity Expenditure Taxonomy
- User needs assessment (see 7.3)
- List of key challenges derived from developing BIAF (see 2.5)

6 RfP process timeline (indicative) and contact details

6.1 Process timeline

Indicative process timeline:

- RfP shared: 2 July 2025
- Notification of intent to bid: Please inform WWF via email by 17 August 2025
- Questions will be answered on a rolling basis from July 7 to October 23, except during the periods of July 28 to August 15 and October 6 to October 17. All questions and corresponding answers will be shared with all participants.
- Proposal submission deadline: 23 November 2025
- Notification of shortlisting (approx. 3 candidates): 23 December 2025
- Projected funding decision (based on the budgets of shortlisted proposals): early April 2026
- Solution presentation to the jury by short-listed candidates*: end of April 2026
- Selection notification: one week after presentation
- Project kick-off: shortly after selection notification

* Provided their proposal falls within the funding capabilities of the PDBs.

6.2 Contact details

For all matters related to this RfP, please contact:

Sybille Borner, WWF Switzerland

Email: sybille.borner@wwf.ch

Phone: +41 44 297 22 04

6.3 Additional notes

- Funding for this initiative has not yet been secured. Proposals will be used to design a detailed and realistic project budget.
- Subject to the availability of funding, a winning proposal will be selected by an independent jury composed of future users (primarily development banks), technical experts, and WWF representatives.
- WWF Switzerland's role is that of a facilitator. It is anticipated that WWF Switzerland will neither own nor operate the final application.
- WWF Switzerland and Development Banks will contribute to the development process by providing input on data sources, impact pathway design, metric suggestions, and facilitating access to WWF subject matter specialists, but will not hold responsibility for or lead these activities. The specific level and nature of support from WWF and Development Banks will be defined and agreed upon in the project contract.
- WWF Switzerland and the funding partners will establish an advisory board to support and guide the development process.
- All proposal development costs are borne by the bidder.
- Collaboration with other organizations (e.g. biodiversity/nature consultancies, development firms, digital solution providers, NGOs or academia) is strongly encouraged.
- Information provided by WWF Switzerland is not guaranteed to be exhaustive or fully accurate.
- A comparison table will be provided for suppliers to complete to allow for direct comparison of offers.

7 Annex

7.1 Glossary

Nature

Nature encompasses the full diversity of living organisms, including animals, plants, fungi, and microorganisms, as well as the ecosystems they form and the habitats they occupy. (Ecosystem services are not covered and are out of scope for this RfP).

Nature finance

Nature finance comprises of

- Nature Positive Finance

  Nature Positive Finance is finance that is expected to deliver measurable positive outcomes for biodiversity or ecosystem services, relative to business-as-usual.

- Nature Mainstreaming Finance

  Nature Mainstreaming Finance is finance that is expected to enable a broader economic transition toward practices aligned with delivering nature positive goal.

Application and solution

In this RfP, the terms “application” and “solution” are used interchangeably. They refer to project goals explained in this RfP (see 1.3)

Investment, project or intervention

These terms are used interchangeably throughout the document.

Positive and negative impact pathways

Impact pathways are categorized based on their influence on the key drivers of biodiversity loss:

Positive Impact Pathways: These reduce pressure on one or more drivers (e.g., reduced pollution, habitat protection), resulting in a positive nature value compared to the reference scenario.

Negative Impact Pathways: These increase pressure on one or more drivers (e.g., forest conversion, overexploitation), resulting in a negative nature value compared to the reference scenario.

Development Banks

In the context of this RfP, we understand Development Banks to be national or multilateral development banks that promote and finance sustainable development in the private or public sector.

7.3 User needs expressed by Development Banks

Key user needs (what users want to do with an assessment solution):

- Scale and compare both negative and positive impacts
- Identify, understand and compare pathways to impact
- Identify opportunities to enhance impact and manage risks
- Categorise nature-positive finance
- Report and communicate on the investment case and realised impacts

Key desired attributes (how users want the assessment solution to operate):

- Standardized structure and process for assessments
- Can produce meaningful outputs even when data are limited
- Integrates key supporting datasets
- Uses publicly available or easily sourced data
- Assessment depth and methods can be customized
- Assessment scores can be broken down for detailed interpretation
- Can incorporate context-specific information
- Interoperable with other widely-used tools and frameworks
- Can be used without substantial nature/biodiversity expertise
- Provides guidance on assessment and interpretation

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